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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	: 09/677,401	Confirmation No.	: 3108
First Applicant	: K. Jon Kern	Art Unit	: 3629
Filed	: 29 September 2000	Examiner	: T.D. Nguyen
Title	: Loyalty reward program for reducing the balance of a loan obligation		
Docket No.	: 014-040001US		
Customer No.	: 33486		

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

The Applicant has received and considered the non-final Office action mailed 31 August 2005. Please amend the above-identified application as follows:

Listing of the Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 16 of this paper.